

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

**Application No.: 09/654,933**

**Customer No.: 22927**

**Attorney Docket No.:** 96-108-C2

**Date Filed:** September 1, 2000

**Title:** METHOD, APPARATUS, AND PROGRAM FOR  
CUSTOMIZING CREDIT ACCOUNTS

**Applicants:** Walker et al.

**Group Art Unit:** 3696

**Examiner:** COLBERT, Ella

**RESPONSE**  
**to the RESTRICTION REQUIREMENT**  
**mailed January 22, 2009**

Mail Stop Amendment  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Dear Sir:

This paper is responsive to the Non-final Office Action mailed on January 22, 2009 (Part of PaperNo./Mail Date 20090115), which imposes a Restriction Requirement for the above-identified application.